

SBA trying to make loans easier

Small Business Administration eases disaster loan requirements. Page 11

The Sea Coast Echo

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ONE SECTION, 16 PAGES 75 CENTS



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Call us at our voice messaging system, 228-467-5474; or directly by cell phone: Randy Ponder, 256-504-0814; Geoff Belcher, 228-332-0257; Bennie Shallbetter, 228-332-0255; John Few, 228-216-6272; or Jace Ponder, 228-332-0027. For advertising, contact Cecilia Howe at 228-332-0253 or Shea Few at 228-216-6272.

Bay Catholic now in session

Bay Catholic Elementary at 301 S. Second St. in Bay St. Louis is open and is accepting registration during normal school hours. Call 467-5158.

VFW 3253 & Ladies Aux.

VFW Post 3253 and the Ladies Auxiliary will meet this Thursday at 6 p.m. at the post. Call Cindy at 228-332-2000 for more.

Disaster relief at Lakeshore

Lakeshore Baptist Church on Lakeshore Rd. has free groceries, clothes, shoes, baby goods, etc., for those in need. Just come by any time and get what you want. The church is hosting Sunday services at 11 a.m.

FEMA will pay for power pole

FEMA is paying for complete installation of power poles for your FEMA trailer site. You can contact FEMA in the Kmart parking lot in Waveland to sign up for this service. You do not need to pay an independent contractor for this service.

Edmond Taffey
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School Daze



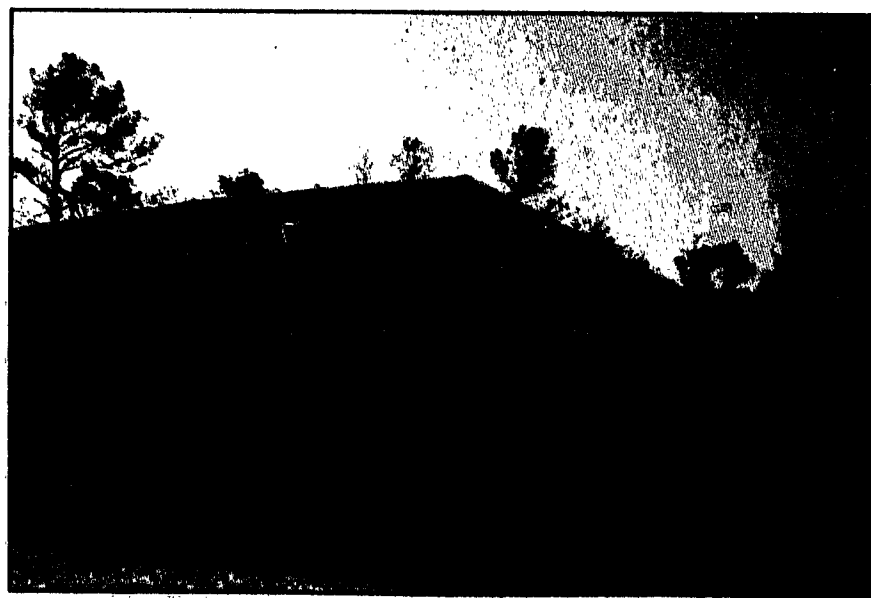
Echo staff photos by Geoff Belcher
Chuck Benvenuti, left, Dr. Sherry Ponder and Bay-Waveland Schools Superintendent Dr. Kim Stasny meet Saturday with Major Gen. Doug Burnett, adjutant general for the Florida National Guard.
Below: Guardsmen work to prepare portable classrooms at North Bay Elementary School.

Bay-Waveland schools may not be ready by Nov. 1 deadline

BY GEOFF BELCHER
News Editor

With less than two weeks to go before the anticipated

Nov. 1 re-opening date for the Bay-Waveland School District, administrators are worried that the process may have bogged down and



school facilities won't be ready in time.

"We're totally dependent on the portable classrooms ...," Superintendent Dr. Kim

Stasny said Saturday to Major Gen. Doug Burnett, adjutant general for the Florida

SCHOOLS--PAGE 7

Supers want debris out now!

Board trying to speed up rebuilding process in wake of Katrina

BY BENNIE SHALLBETTER
Staff Writer

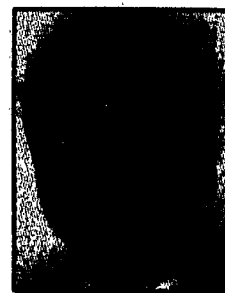
Hancock County Supervisors got down to the basics on Thursday, by taking steps to start the county on a clearer path to recovery. First on the agenda was an order to the Corps of Engineers to do whatever they have to do to remove rancid refrigerators and other "white goods" off the streets and away from houses.

District 2 Supervisor Rocky Pullman told a Corps representative that the refrigerators and freezers were the greatest health threat to the area.

"Something has got to be done to get these 'white goods' or whatever you want to call them away from people's homes," said Pullman. "You are not doing what you need to do. We have people who are trying to get back to a normal life and you can't do that swatting flies. You have the contract so if you are going to do it, do it."

Pullman said the county is spending money spraying areas to try to control the fly problem. The board authorized \$68,000 for spraying Thursday evening.

Supervisors also made a positive move toward getting the process of rebuilding going again. They told



Rocky Pullman

DEBRIS--PAGE 6

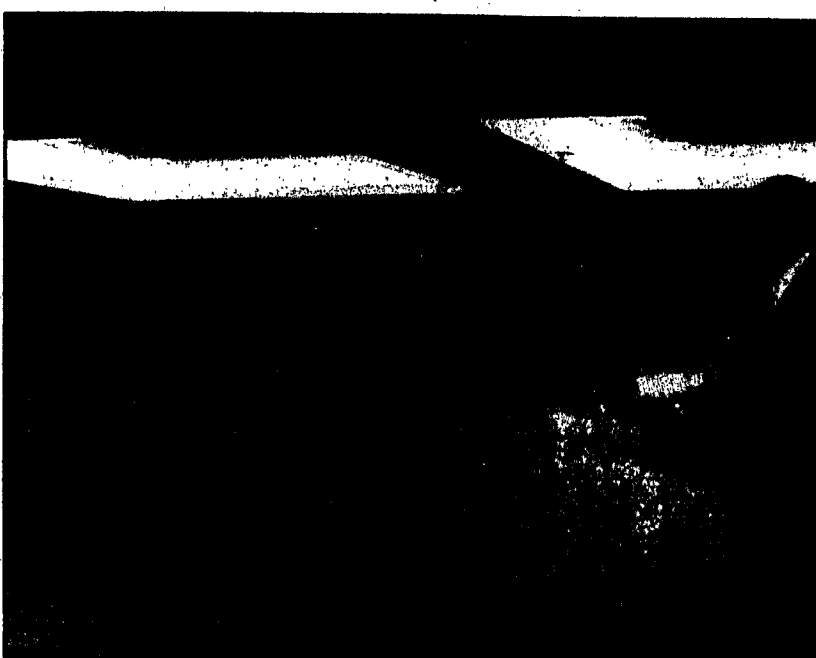
Gov. enlists congress, local leaders in effort to rebuild the Coast

THE SEA COAST ECHO
Governor enlists Congress for the New Urbanism in historic coastal planning effort

Working with Governor Haley Barbour, a national team of 100 architects, planners, development experts,

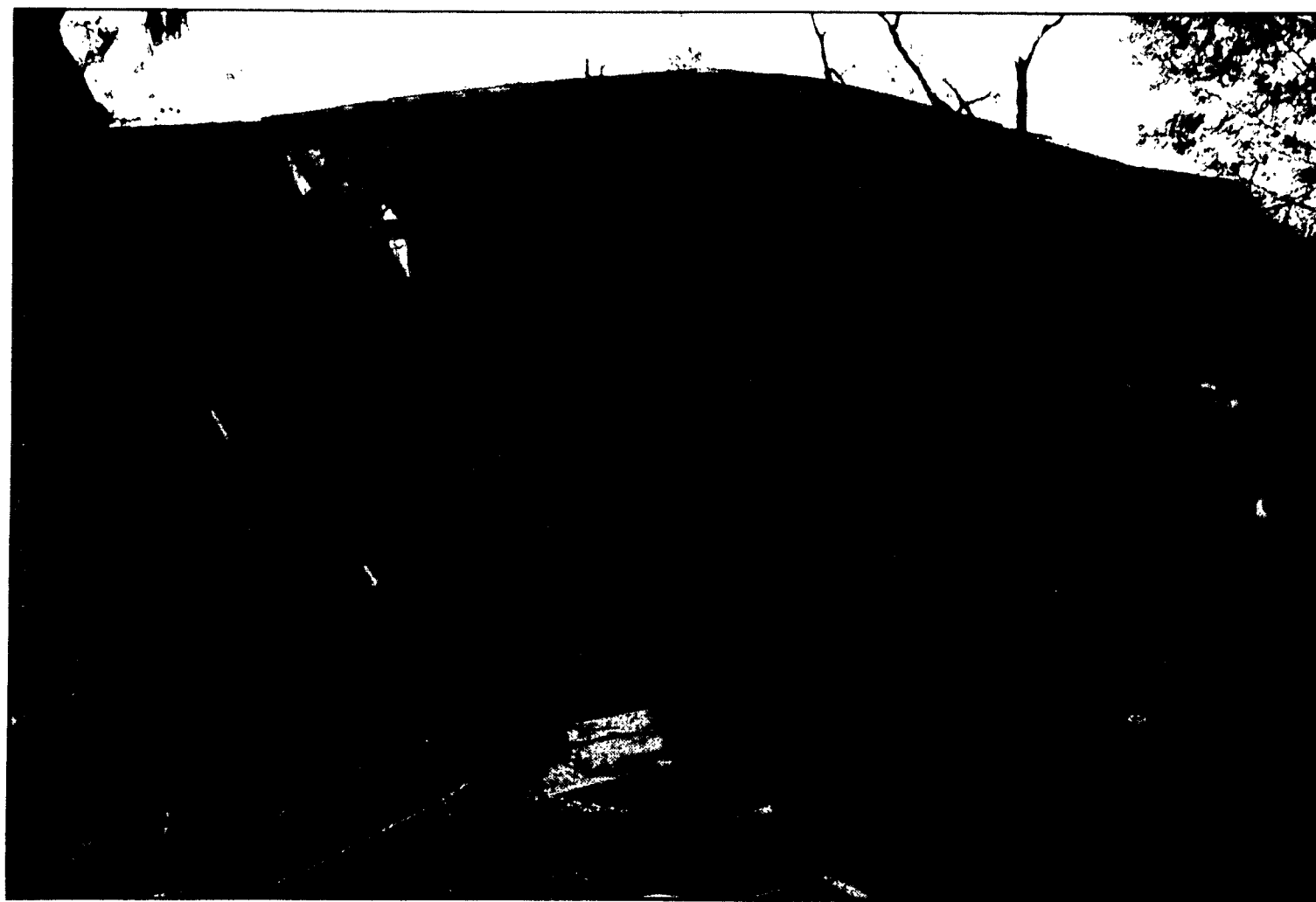
and other professionals organized by the Chicago-based Congress for the New Urbanism, gathered in Biloxi on Oct. 11 for a post-Katrina planning effort unprecedented

REBUILDING--PAGE 6



The Governor's Commission on Recovery, Rebuilding and Renewal was held last week at the Isle of Capri Hotel in Biloxi. The commission, chaired by Jim Barksdale, right, is comprised of local community leaders and elected officials from across the Coast.

Call us at The Sea Coast Echo at our voice mail messaging system: (228) 467-5474



What remains of 708 N. 2nd St. in Bay St. Louis is spray painted with a request not to demolish the home. The city asks individuals sign up for private property clean-up. However, the city will go on property that is deemed hazardous to public safety.

Echo staff photo by Jace Ponder

Removal of hazardous structures and debris getting underway: Sign-ups for private property

The process for private property debris removal in Hancock County begins October 17. Hurricane Katrina generated debris in Hancock County, Mississippi that is located or has been deposited on private residential property. This debris poses health and safety hazards and is eligible to be removed by contractors who are working for the Corps of Engineers or the City of Waveland under FEMA guidance. Residential property and property owned by private nonprofit organizations are eligible. Debris removal from commercial property is not eligible. All storm related debris that is pushed to the curbside or public road right-of-way, from residential and private nonprofit properties is eligible for removal. Concrete slabs, including house slabs, driveways, sidewalks

and other such improvements, are not eligible to be removed.

Once the private property owner has signed a right-of-entry (ROE) form for debris removal, an inspection will be performed on each property site prior to debris removal. Before the inspectors come to a specific piece of property for the inspection, the property owner will be contacted and advised of the exact date that the inspection will be conducted. At that time the property owner can show the inspectors items that are not to be removed or disturbed during the debris removal operations.

Sign-up Information for Hancock County and Bay St. Louis:

Beginning Monday, October 17, 2005 from 8 a.m. to 5 p.m.

• Pearlinton at the

Volunteer Fire Department Building,
• Lakeshore at the Davis Grocery Store,
• Kiln at the Public Library,
• Bay St. Louis at the Train Depot

• Diamondhead at the Community Center Waveland
• Zone 1: South of railroad tracks on Coleman Ave.

Date - Currently open
Time - 8:30 a.m. to 4:30 p.m. Monday through Friday

Location - City of Waveland Representatives Kwonset Hut (near Beach Blvd.), Coleman Ave.

Be prepared to present photo ID.

• Zone 2: South of the railroad tracks on Coleman Ave.

Date - currently open
Time - 8 a.m. to 5 p.m.

Location: Coleman Ave. (First building off Central and Coleman)

Eye clinic provides free eye exams and glasses

Hurricane victims in or near Bay Saint Louis who lost their glasses and need vision assistance can receive help at the Hancock Medical Center. A mobile vision clinic has been set up on the hospital campus by VSP (Vision Service Plan), Lions Club International Katrina Relief and the University of Alabama College of Optometry. Eye care services at the clinic are being provided by Mississippi Gulf Coast eye doctors who had their practices destroyed by Katrina.

Hours: 9 a.m. to 5 p.m. Monday through Friday until further notice

Location: Hancock Medical Center 149 Drinkwater Boulevard off Highway 90 Bay

Saint Louis

Services: Comprehensive exams from local eye doctors

and prescription eyeglass orders filled in 2-4 business days.

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TO OUR CONCERNED FRIENDS, CLIENTS AND BUSINESS ASSOCIATES:

Moore & Powell has weathered Hurricane Katrina and is currently open and operating in our Diamondhead, Mississippi office. Like many of you, our Bay St. Louis office sustained significant damage. However, all of our data and files are safe. Together, we will rebuild.

During this trying process, we are here for you. We can assist you with tax and insurance loss calculations, loan applications and any other matters pertaining to the recovery process. All tax returns and tax payments, including quarterly estimated taxes, that are due after August 29, 2005 are extended until January 3, 2006. A link to the IRS' website is available on our website at www.moorepowell.com.

Should you have any questions, we are located at:

**4300 B Gex Road
Diamondhead, MS 39525
(228) 255-3883**

We wish to express our heartfelt sympathy to all who have suffered losses as a result of this unprecedented disaster. Our thoughts and prayers are with each and every one of you.



Our ER is open!

Hancock Medical Center has proudly announced the reopening of our 24-hour Emergency Department.

Hancock Medical Center's physicians, nurses, technicians and facilities services personnel have worked tirelessly to reopen this vital link. This health care team is the same talented staff who cared for patients before, during and after Hurricane Katrina.

Hancock Medical Center's Outpatient Rehab Clinic and Physician offices are open at Shepherd Square in Diamondhead. Additional services will be restored over the next few weeks.

THE FOLLOWING PHYSICIANS ARE SEEING PATIENTS:

FAMILY PRACTICE

Roberta Chilmigras, M.D. - Temporary office at her Waveland clinic

Ron Kellum, M.D. - Indian Hill, Diamondhead

David Roberts, M.D. - Gex Road, Diamondhead

Opening soon: Sidney Chevis, M.D., Bay St. Louis

INTERNAL MEDICINE

James Crittenden, M.D. - Mon. - Thurs. 9 a.m. till noon. Call 228-467-1414 for appointments.

Charles A. Kergosien, M.D. - Thurs., Shepherd Square, Diamondhead & Fridays, Hancock

Outpatient Rehab (outside his clinic)

Irene Koskan, M.D. - Temporary office (to be announced)

PEDIATRICS

Shama Shakir, M.D. - Temporary office next to Whitney Bank, Waveland

Scott Needle, M.D. - Mondays and Wednesdays 9 a.m. until noon at Shepherd Square, Diamondhead.

OB/GYN

Jerry Karabin, M.D. - Thursdays, Hancock Outpatient Rehab & Fridays, Shepherd Square, Diamondhead

Noel Duplantier, M.D. - Gex Road, Diamondhead. M-F 4-7 p.m. Call 228-467-2555 for appointments.

Dimitri Yanez, M.D. - Gex Road, Diamondhead. M-F 4-7 p.m. Call 228-467-2555 for appointments.

CARDIOLOGY

Jay Libys, M.D. - Gex Road, Diamondhead by appointment

GENERAL SURGERY

Brian Anthony, M.D. - Temporary office at his Bay St. Louis clinic

Joseph R. Lee, M.D. - Temporary office (to be announced)

OPHTHALMOLOGY

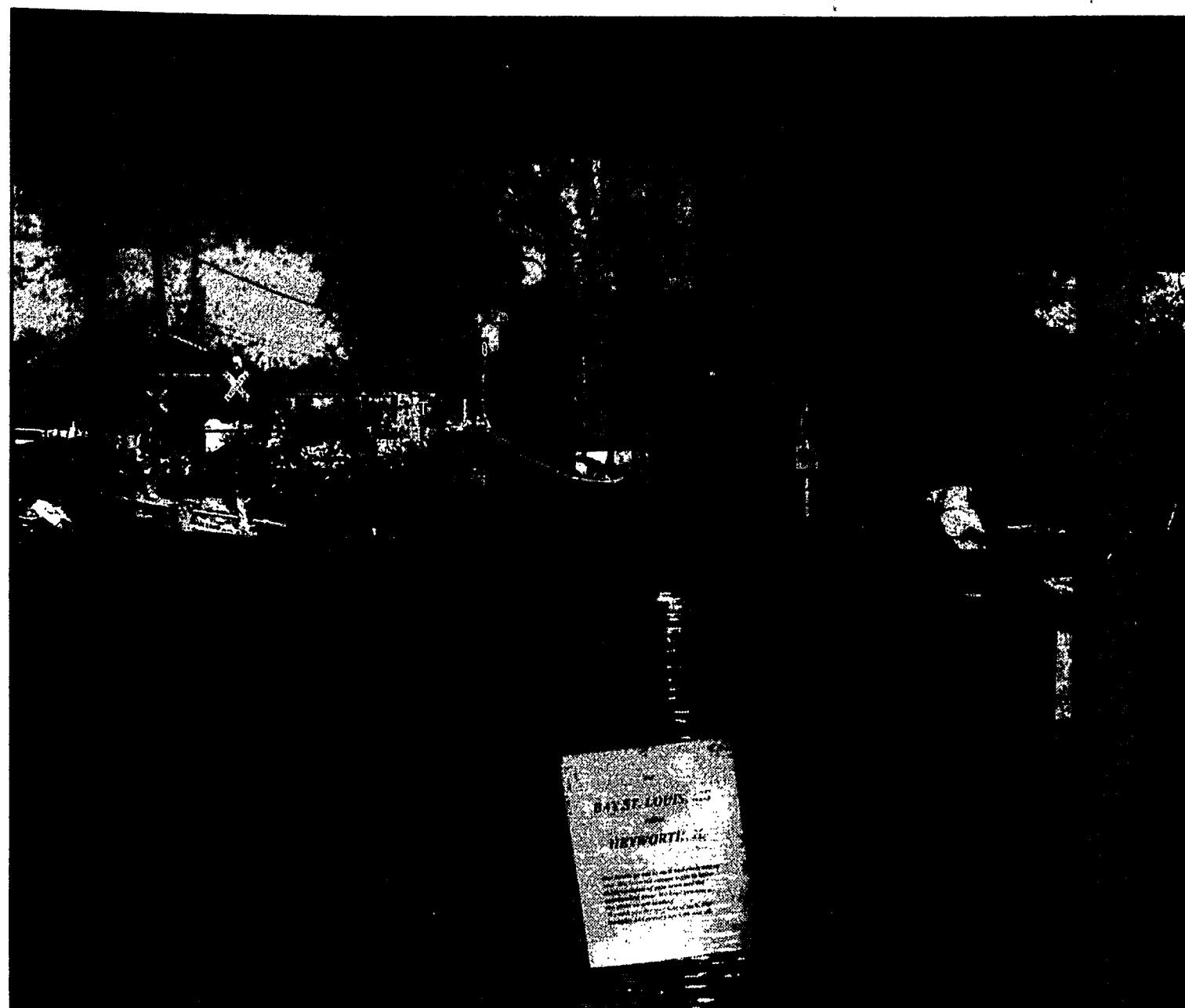
Allen Koskan, M.D. - Temporary office (to be announced)



HANCOCK MEDICAL CENTER

10044

Back to School



Dennis Underwood from Heyworth, IL, unloads a trailer full of school supplies on Monday at Bay Catholic Elementary. The group from Heyworth collected 23 pallets of supplies from their local community. They made the 850 mile trip in a trailer donated by Bob Milton Trucking. Bay Catholic principal Janet Buras said, "People have been absolutely awesome." School has resumed at Bay Catholic.

Heart Assoc. to offer Basic Life Support courses soon

The American Heart Association will provide Basic Life Support (BLS) for Healthcare Providers renewal courses for healthcare professionals affected by Hurricane Katrina. Physicians, nurses, emergency medical services personnel, etc. who lost their completion cards during the storm will receive a new card after completing the training. Most Healthcare professionals must have this card before they can return to work.

This course is for certified or non-certified, licensed or non-licensed healthcare professionals.

The courses will be offered October 29, 2005, from 9 a.m. to 12 p.m. and will run continuously on a come and go schedule during this time at Memorial Hospital Education Building, Gulfport, MS and Ocean Springs Hospital Education Center, Ocean Springs, MS.

Physicians and other healthcare providers need these cards to go back work and help people in the areas most devastated by Hurricane Katrina. The Mississippi Regional ECC committee has recruited American Heart Association BLS Instructors from across

the state to volunteer their time to teach these courses, which are being offered at no cost.

For more information, or to volunteer as an Instructor, contact Karen Belly ECC Regional Manager, American Heart Association 601-583-7307.

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Fax: 228-452-0572 or 228-864-4699

E-mail: jkbrne111@aol.com

Mail: P.O. Box 179, Pass Christian, MS 39571

Dr. William Borland, D.C.

will be relocating his chiropractic practice to a new office soon.

Currently seeing patients at a temporary location.

Call 467-5437

to schedule an appointment.

Hancock Women's Center

Dimitri Yanez, M.D. and Noel Duplantier are now seeing patients. Please call 467-2555 for an appointment.

Opinion

SUNDAY
OCTOBER 16, 2005

M4

From the Senate

by U.S. Sen.
Trent Lott

Greed and generosity

Two extremes are causing high fuel prices today - one a historic environmentalist opposition to almost any type of energy exploration and production, resulting in our becoming dangerously dependent on foreign oil. Quite candidly the other is an oil and gas industry that's proven itself to be hell-bent on racking up record profits at the worst possible time. Neither extreme, nor their respective lobbyists, are serving America's greater good.

Here are the two basic problems and the solutions I think we need to lower gas prices, raise your account balance and preserve America's future:

Problem #1: We need more energy production. America demands 21 million barrels of oil per day, but we only produce 17 million. Many on the far left don't want to hear it, but that means we must build more refineries. Almost half America's refining capacity is located around the Gulf of Mexico, and

Hurricanes Katrina and Rita knocked out nine refineries, including the nation's second largest one in Pascagoula. Millions of people in Katrina's wake waited in long gas lines, drove miles to find fuel, and even stowed canisters of fuel in homes and vehicle trunks - all because America's refining capacity was brought to its knees by two storms. That's what happens when a nation goes 30 years without building a single refinery.

Solution: Make it easier to find, refine and transport oil. For as long as the world has needed energy exploration, refining and transport. The Senate is considering legislation to ease energy exploration, refinery building and pipeline construction. It will pave the way for our first significant refining investment since 1976 by giving states, at the request of their governors, the opportunity to use reformed refinery siting procedures. It also allows

LOTT-PAGE 5

Mississippi keeps on rollin'

Eyes on Mississippi

by Bill Minor

Missed in all the trauma and turmoil left in the wake of Hurricane Katrina was that the world of politics, inexorably, rolled on.

While most folks probably did not notice, decided on Sept. 13 was the first of three special elections called to fill Mississippi House seats vacated by three long-serving Democrats who resigned this summer.

Outcome of each of the House races is considered important in the scheme of the new partisan dynamic brought to

the Legislature by the arrival of Republican Gov. Haley Barbour.

Chalk up this one for the Democrats in fending off what was believed the GOP's best chance out of the three special election races to cut into the Democrats' 75-47 edge in the House.

David Norquist, a 39-year-old defense attorney

from Cleveland, and an avowed Democrat, won the special election runoff election to fill the Delta-area House District 28 seat held for 33 years by the silver-haired Charlie Capps.

Significantly, Norquist defeated Capps' 49-year-old son, Charles III, a Cleveland insurance agent,

whose campaign was financially backed by the Mississippi Republican Party, and thought by many as the favorite to win the race.

Capps III and Norquist were the top vote-getters

among four candidates in the Aug. 30 first round of the special election, called by Barbour after the senior Capps resigned effective June 30.

One other special election was held Tuesday to fill the Southeast Mississippi District 86 seat vacated by Democrat Joe Taylor of Waynesboro who resigned after being elected mayor of his hometown. Six candidates were vying for the seat.

Though by law candi-

MINOR-PAGE 5



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A story hidden in an old tree

The stump and root system of a huge 400-year-old Live Oak is an unusual relic of Katrina lying at the foot of Main and Beach Boulevard in Bay St. Louis.

The tree's immense size is what is startling. The stump is almost six feet across while the root system is 18 feet in circumference. The stump, before coming to rest in front of Hancock Bank, had been in the ground in front of the Old Reed Hotel at the foot of Ulman Street four blocks away.

By itself, the immense Live Oak is of interest as a representative of the five-mile belt of ancient Live Oaks that border the Mississippi Coast. When it died a decade ago, its timber was sent to Boston to be used in the restoration of the USS Constitution, a War of 1812 American

frigate. But this tree has a hidden, more interesting story. Almost two hundred years ago, it played an integral part in a crucial battle that took place in the Bay of St. Louis. The story of the battle is involved, but essentially involves the British trying to get to New Orleans to fight General Jackson in the 1814 Battle of New Orleans. The British anchored their invasion fleet outside the pass between Ship and Cat Islands and prepared to get to New Orleans via the Mississippi Sound. Sitting in the Sound waiting for them were five American gunboats.

Views from a Front Porch

by Paul Estronza
LaViolette

The British were desperate to destroy this small force impeding their path and the fighting, lasted two days.

During these actions, the American gunboats sent a small supply ship into the Bay of St. Louis to destroy stores located in a large warehouse where the Reed Hotel now stands.

The British sent in seven large barges armed with cannons and loaded with 350 men to capture the vessel and the stores. The 14 man American crew of the supply ship resisted, using the supply ship's one cannon and two more located on the

bluff in front of the warehouse. The fighting lasted all day, with the British repulsed twice. When night fell, the Americans, realizing the futility of their position, blew up the supply ship, set fire to the warehouse and headed to New Orleans where they were reputed to later man one of Jackson's cannons at the Chalmette battlefield.

What part did the ancient live oak in all this? It happened that the smoke from the two American cannons on the bluff was fierce during the day's action and a spotter had to be sent up a tree to see beyond the smoke and direct their firing.

The remains of the old tree now resting in front of the damaged Hancock Bank is reputed to be the tree that the gun spotter used on the day in December in 1814.

Lott -- great greed

Continued from Page 4

the President to designate refinery sites on federal lands - including closed military installations - that are appropriate for building refineries. It contains similar provisions for the placement of new pipelines, and it enhances our strategic oil reserve.

Problem #2: Oil companies must taper their record profits. Yes, Americans should try to conserve energy, as the administration suggests. Yes, auto manufacturers should continually strive for more efficient vehicles, and we should move forward with alternative fuels. But all those things together won't solve our energy problem. Besides refining more domestic oil and gas, the most immediate way to get the American people relief is for oil companies to curtail their exorbitant pump profits.

In times of need, it's incumbent upon these executives to help, not just their corporations, but also their country, and in case they haven't noticed, post-Katrina Mississippi is a very needy place.

Solution: Voluntary or mandatory profit controls. Yes, you read right - and I can tell you that many of my colleagues on the political right and in the Bush Administration won't like to hear that. But the reality is that either the oil companies must take steps to help America, or America will do it for them.

Will the federal government enact the smartest or the "correct" solution? Probably not, at least in the minds of many absolutists. But tractors, trucks and cars don't run on economic theory, do they?

President Nixon recognized this. He first used price controls extensively to respond to our first energy glut in the early 1970s. Some look back and say controls were good; others still decry them as wrongheaded. I've debated it. So did Nixon. Years later he said that even though he was philosophically opposed to price controls, he was "convinced that the objective reality of the economic situation forced me to impose them."

Regardless of anyone's opinion or philosophy, as in Nixon's day, objective reality again will take precedence. If this situation continues unchecked, the federal government will act dramatically and forcefully.

If not Nixonian price controls, I'm ready to consider oil company profit controls. I'm ready

to consider freezes on natural gas and other fuel prices, too. A message to oil company executives is clear: When an individual fills up their tractor with diesel one week, and the next week the price has jumped 50 cents a gallon, something has to give.

We can't stop at simply encouraging refinery construction and energy conservation while pointing to restrictive environmental policies. We must do more. The oil and gas industry supplies the life blood of our economy, but its responsibility is to the American people as well as itself.

It would seem that after the most costly natural disaster in our nation's history, this is a time to replace oil company greed with some generosity. Americans certainly deserve it.

Lott -- great greed

Continued from Page 4

dates in special elections are not listed by party affiliation, as the three-county district 28 race wound down, Capps III openly declared he would identify as a Republican if he won the House seat. From the outset of the campaign, it was publicly known state Democrats were putting their chips on Norquist's candidacy.

The elder Capps, noted as the longtime chairman of the powerful House Appropriations Committee, had remained a Democrat until his resignation from the Legislature, though he had increasingly begun to vote with House Republicans.

Capps III outspent Norquist by 2 to 1, with much of his campaign money coming from Republican sources.

Although a political novice, Norquist had gained public attention at a legislative special session earlier this year as a prime advocate who pushed state lawmakers to approve \$5 million in bonds for expansion of the Baxter Laboratory plant in Cleveland. A graduate of Delta State University and the Ole Miss Law school, Norquist in his campaign had pushed education and economic development as his top legislative objectives.

Norquist was well known locally as an enthusiastic volunteer worker, and coach of youth athletic teams. His election was hailed by House Speaker Billy McCoy (D) Rienzi, as giving the Delta a new, younger advocate.

In the Southeast Mississippi District 86 race (embracing parts of Wayne, Clarke, and Perry Counties) in the first round of the special election held Tuesday Sherra Hillman Lane with 34 percent of the vote and Fred Stanley, with 20 percent of the vote, were sent into an October 11 runoff.

Taylor, the outgoing incumbent, had not formally endorsed any of the candidates as of last week. However, he was

expected to help a known Democrat to succeed him.

State Democratic Party sources indicated their backing was thrown behind Lane, a Waynesboro attorney and former school teacher and school counselor. In her 50s, Lane had run against Taylor in the 2003 Democratic primary for the District 86 seat.

While the counties included in the district all supported Barbour in the 2003 gubernatorial election, the area voted earlier this year to elect 28-year-old Democrat Shaun Walley of Leakesville to fill a vacant House seat, despite a strong push from Barbour to defeat him.

Republicans reportedly were split between several candidates in the first round of the District 86 special election campaign. Still to be held on Nov. 8, is a special election in House District 96 to name a successor to Democratic Rep. David Green, Gloster, a long-time leader of the Legislative Black Caucus who decided to hang it up after 25 years.

Considered to be a "safe" Democratic district - made up of parts of Amite, Pike, and Adams Counties - a black Democrat is expected to be elected as Green's replacement. As of last week, at least six candidates had indicated they were running.

Rather than schedule the three House special elections for the same date in November as most state election officials requested because of Hurricane Katrina, Barbour had scattered them over a three month period.

No one around Capitol circles could figure out Barbour's strategy in spreading out the special elections, considering that he already planned to call his 5th special session of the Legislature this week.

Ironically, Barbour likely will have to depend heavily upon support by Democrats to

get the Legislature to approve his proposal to land base the Katrina-ravaged floating Gulf Coast casinos.

That figures to become a highly controversial proposition because of the opposition voiced by the Mississippi Baptist

Convention and other religious groups, from which Barbour draws his political base. Doubtless, some of Barbour's Republican forces in the Legislature will be under heavy pressure from the religious right to oppose the casino move.

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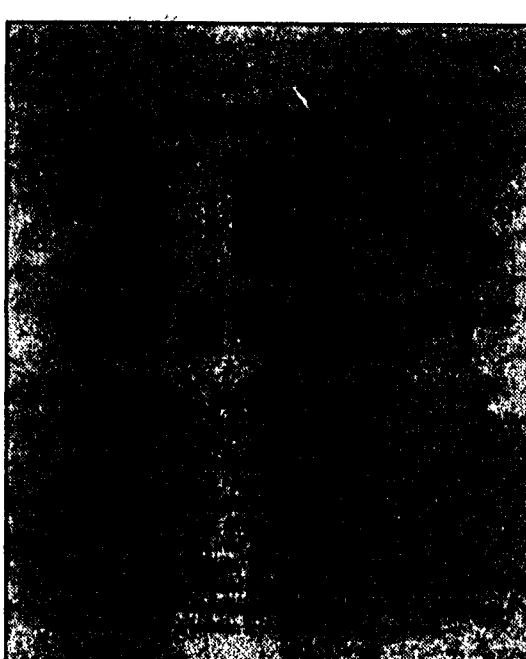
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Debris -- supers want action

Continued from Page 1

building official Mickey Lagasse that he needed to start issuing building permits. Lagasse said he will issue permits for areas out of the flood plain, but that he needs a week to finalize flood plain recommendations.

Preliminary figures indicate that buildings in V zones and even in A Zones could have to be raised as high as 20 feet above the ground, Lagasse said, a move supervisors indicated they did not think was feasible.

They gave Lagasse until their meeting on October 25 to formulate a workable plan for rebuilding in the flood plain. Buyouts of large areas of waterfront property is not even a consideration for the county, supervisors said, and one they will not even consider.

The meeting will be held at 3 p.m. on

Longfellow at the site of the old civic center in the Quonset hut.

"We need to make sure that the government does not shove Katrina based regulations on us," said Lagasse. He suggested that some zones be changed to Coastal High Hazard Zones.

People who had flood insurance can get \$30,000 to raise their houses should height requirements change in their area, Lagasse said. If you did not have flood insurance there is still mitigation dollars available, he said. Increased cost of compliance funds are also available for people who have to comply to new building codes with more expensive materials, he said.

In other business: Supervisors gave their approval for cleanup to be done around the clock in sparsely populated areas.

A Quonset hut will be ready to house facilities for land search records Monday morning. The office will open at the site of the old civic center on Longfellow Dr. The site will be for land record research only. Land redemption, the circuit clerk, sheriff and tax office will remain at the Kiln location for now.

Other county offices should be ready to open at the same location at the end of the week.

Supervisors asked county engineer Geof Clemens to go forward with plans to pave Texas Flat Rd. The county will also go forward with a project to refurbish a bridge on South Railroad. They have asked FEMA to approve the release of enough limestone to shore up the Caesar Necaise bridge, which is partially completed. FEMA has commandeered much of the

available materials.

Supervisors have issued call to all employees who left to work for private contractors. Unless the employees have paid time coming to them they will need to return to work full time to continue health insurance and retirement benefits.

Supervisors will begin planning for the rebuilding of the beach road next week.

Port and Harbor officials posted an eviction notice on the door of a building being used for donations to the county indicating that if it were not cleared in 72 hours than the contents would be considered forfeited material. Supervisors sent a notice to Port and Harbor informing them that when the county is finished with the building they will let them know.

Rebuilding -- Gov's commission

Continued from Page 1

ed in its scope and intensity.

Calling this "a once-in-a-lifetime opportunity" to rebuild the Gulf Coast "the right way" in the wake of Hurricane Katrina, Gov. Barbour has made the CNU initiative an integral part of his post-hurricane strategy of "recovery, rebuilding and renewal."

The CNU team, headed by leading Miami architect-planner Andres Duany, will join with local colleagues, elected officials, and other citizens in the region for an intensive, weeklong set of workshops, dubbed the Mississippi Renewal Forum. Over its six and a half days, the forum will produce planning and architectural tools that can guide local and state officials in rebuilding eleven cities in three counties along the entire length of the Mississippi Gulf Coast.

"Governor Barbour has made it clear that he wants the people of Mississippi to come out of this stronger than ever," says John Norquist, President and CEO of CNU. A membership organization of 2500 professionals, CNU is committed to adapting traditional city and town planning principles to today's community building challenges. "These workshops create the opportunity to focus on the future and on rebuilding communities of vibrant neighborhoods."

The effort is unprecedented. Never before have so many resources been assembled so quickly to aid rebuilding across a broad area. But the process behind the forum is familiar to New Urbanists, who use collaborative meetings, called charrettes, to achieve community consensus in complex planning efforts. Among the participants in the forum

are experts in environmental protection, road and transit planning, social issues, economic development, and the design of residences, neighborhoods, and town centers. The group also will include urban designers and town planners who have devoted years to studying the architecture and layout of traditional Southern towns.

"What we do now," says Gov. Barbour, "will decide what the Coast will look like in 10 years, 20 years, and beyond. We must seize this opportunity to do this right."

"The tools that emerge from the forum will be valuable, but optional," Duany said. "Nothing will be imposed. We have a tremendous opportunity to improve communities while rebuilding them. We want to give Mississippians the tools to create places that are more visually pleasing, more environmentally friendly, more diverse, and more secure from hurricanes."

In addition to sessions examining multi-jurisdictional issues in South Mississippi, individual workshops will focus on the communities of Waveland, Bay St. Louis, Pass Christian, Long Beach, Gulfport, Biloxi, D'Iberville, Ocean Springs, Gautier, Moss Point and Pascagoula.

"I look forward to welcoming everyone to Biloxi who will be a part of this process," said A.J. Holloway, Mayor of Biloxi. "I'm eager to see what ideas they bring, and how our local people respond. We want people to remember the Coast for storm's damage, but to remember the Coast for how great our recovery effort was."

From a base of operations at the Isle of Capri Hotel, the teams will work to create the plan-

ning building blocks for neighborhoods that feel like longtime Mississippi favorites. Tools include neighborhood-based plans, simplified codes and approval procedures for buildings, and the design of low-cost buildings of character that can be built quickly but retained for permanent use. There also will be designs for redeveloping land once occupied by vacant or blighted commercial strips into walkable districts that echo the much-loved older parts of the affected communities. Other design con-

cepts will look to integrate gracefully the formerly water-based casinos, now likely to be built on land, into the fabric of the towns where they are placed.

While the logistics and some expenses of the charrettes will be covered in part by a grant from the Knight Foundation, the CNU professionals are donating much of their time at greatly reduced rates, or for free in many cases.

Follow the Mississippi Renewal Forum at <http://www.mississippi-renewal.com>

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Schools -- BWSD may not be ready

Continued from Page 1

National Guard. "We're depending on FEMA and the Corps of Engineers to get our sites prepared."

Stasny praised the National Guard and the "Red Horse" team, which have been working at school sites for the past six weeks, trying to repair existing buildings and infrastructure and install temporary portable classrooms. However, she said, there seems to have been a disconnect with FEMA and the Corps of Engineers in getting the classrooms to the schools.

So far, Stasny said, 17 of the classrooms have been delivered: "We need 49 more."

After the portables are delivered, she said, they still need to be anchored,

strapped, trimmed and have utilities and lift stations installed before they can even be furnished.

"Our kids are losing valuable education time," Stasny said, "and the longer it takes, the harder it will be to get them back into the educational routine."

"We've found that one of the number one issues in restoring a community (after a disaster) is getting the schools up and running," Burnett, who also worked on the Mississippi Gulf Coast as a young second lieutenant after Hurricane Camille, said Saturday. He pledged as much National Guard support

as the district could possibly need to get the schools operational in time.

"Our administrators have been here 24/7 since the hurricane," BWSD board President Dr. Sherry Ponder said Saturday, "and I think FEMA and the Corps need to be here 24/7 until the job is done. It should be 150 percent for everybody concerned."

At North Bay Elementary, Stasny said, the portable classrooms must still be strapped and anchored. At Waveland Elementary, site preparation continues; the Corps has yet to deliver the rock and gravel necessary to support the porta-

bles, and no classrooms have been delivered.

At Second Street Elementary, the classrooms are supposed to be delivered some time this week, and must still be set up.

No classrooms have yet been delivered to the Bay-Waveland Alternative School site or the Bay High School site.

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Bay eyes Beach Blvd. rebuild

**BY BENNIE
SHALLBETTER
Staff Writer**

Bay St. Louis officials met with planners yesterday to talk about the rebuilding of Beach Blvd. The road is county owned, but the city will need to resolve issues involving the city portion of the road.

One problem that the city could solve with the rebuilding is congestion in the downtown area. Options include businesses on only one side of the road or widening the road for on street parking. Putting back what was already there will create the same problems, said one participant.

Other suggestions for improvement included parking for beach users which would require rights of way acquisition or the repositioning of the bike path. Utilities now located in the road also will need to be moved.

FEMA funding will be available for a large portion of the city's cost of moving utilities, but some matching funds will be required. It was suggested that funds earmarked for the Main St. project be pulled to pay the city's portion.

Rights of way acquisition for the entire project could come to \$10 to \$12 million, said county engineer Geof Clemens. Federal funds could be available to cover 80 percent of the cost, however some funding will be in the form of reimbursement. Supervisors will begin talks on the project next week.

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Obituaries

MILDRED BANSCHER
MARGARET BOURGEOIS
ALAN FRIERSON
THELMA MURRAY
LARRY RUSSELL
JEANETTE SMITH

MILDRED BANSCHER

Mildred Marie Tharp Banscher, 98, died on October 8, 2005 in Meridian, MS.

She was a native of Ashland County, Ohio. She was a member of the Christ Episcopal Church in Bay St. Louis.

She was preceded in death by son Robert W. "Bob" Haney, mother Carrie Rolleder Tharp, and father William Tharp.

Survivors include brother, Myron Tharp of Ashland, OH; nephews Greg Tharp and wife Jill of Middletown, OH, and Bill Tharp of Ashland, OH; and her friends Terry Rush and Jim Dalrymple of Waveland, MS.

Services will be held at a later date at Christ Episcopal Church. Interment will be in the Memorial Garden at Christ Church. Contributions may be made to Christ Episcopal Church Building Fund, 912 S. Beach Blvd., Bay St. Louis, MS 39520.

MARGARET BOURGEOIS

Margaret Rita Bourgeois, 84, of Waveland, MS, died Wednesday, October 12, 2005 in Jackson, MS.

She was a lifelong resident of Hancock County and a member of St. Clare Catholic Church in Waveland, MS.

She is preceded in death by her husband, Arthur Bourgeois; parents, Sidney & Inez Peronne Garcia; sisters & brothers, Pear Carter, Mary Frickie, George Garcia, Morris Garrica, Elvin Garcia, & Hazel Bruned.

She is survived by her 3 sons, Eddie Bourgeois of Kenner, LA, Tommy Bourgeois and wife Barbara of Metairie, LA, and Paul Bourgeois of Bay St. Louis, MS. She is also survived by 4 grandchildren.

The visitation will be held on Monday, October 17, 2005 from 10 a.m. until the Prayer Service at 12 noon at the Edmond

Fahey Funeral Home in Bay St. Louis, MS. Burial will follow in Waveland Cemetery in Waveland, MS.

Edmond Fahey Funeral Home in Bay St. Louis, MS is in charge of the arrangements.

ALAN FRIERSON

Alan Wayne Frierson, 31 of Kiln, MS died Tuesday, October 11, 2005 in Kiln, MS.

He was born in Slidell, LA and a resident of Hancock County for the past 27 years. He was of the Catholic Faith.

He is preceded in his grandparents, Conrad & Marie Parker Mauffray, Clarence & Jeannie Rae Frierson, Cousin Jared Holt.

He is survived by his wife, Tiffany Frierson of Bay St. Louis, MS; daughter, Lauren Elizabeth Frierson of Bay St. Louis, MS; mother & step father, Deborah & Thomas Lee Williams of Bay St. Louis, MS; Father, Jerry Frierson of Picayune, MS; 2 brothers, Adam Frierson of Gulf Shores, AL, Jerry Frierson, II of Picayune, MS; 4 sisters, Amy Marie Fortenberry of London, England, LeAnn Elizabeth Williams of Bay St. Louis, MS, Tiffany Josett Hursey of Waveland, MS, and Tonya Suzette Gipson of Sebring, FL; and also several aunts, uncles, nieces, and nephews.

The visitation was held on Saturday, October 15, 2005 from 9 a.m. until the prayer service at 1 p.m. at Edmond Fahey Funeral Home in Bay St. Louis, MS. Interment followed in Rotten Bayou Cemetery in Kiln, MS.

Edmond Fahey Funeral Home in Bay St. Louis, MS is in charge of the arrangements.

THELMA MURRAY

Thelma Murray, 98, formerly of New Orleans and Bay St. Louis, died October 12, 2005 in Meridian, MS.

Memorial services will be held at a later date.

Survivors include a son Jerry Murray of

Mandeville, LA.



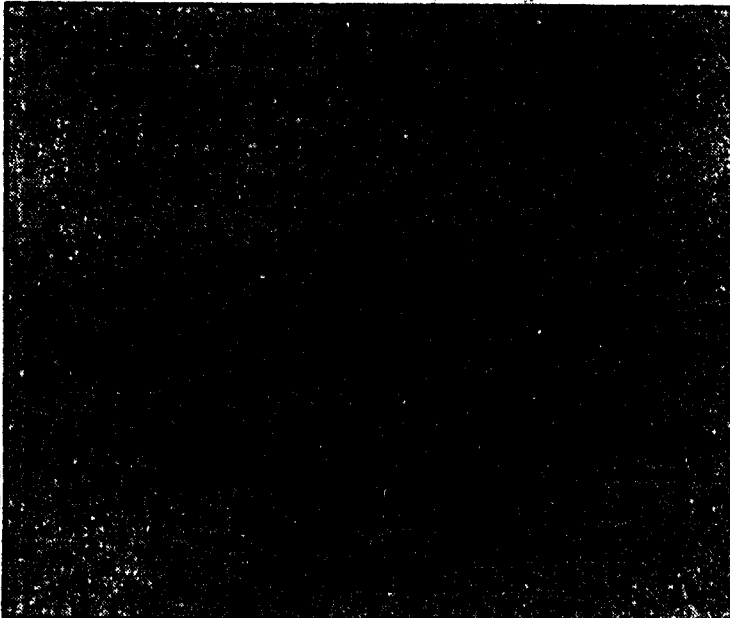
LARRY RUSSELL

Larry Michael "Fox" Smith, 67, died August 29, 2005 at his Bay St. Louis home

He was a native of New Orleans and the only child of Loretta Sanders.

He is survived by son, Michael Russell, wife Bridget and daughter Gaynell.

A Memorial Service was held at St. Patrick Catholic Church at noon, Saturday, October 1, conducted by Rev. Jerry Martin. Visiting followed the service. In lieu of flowers, donations may be made to the Humane Society of America, www.stfrancissanctuary.com or St. Patrick's Shelter for Hurricane



Katrina evacuee babies.

JEANETTE SMITH

Jeannette Maria Smith, 31 of Chauvin, LA died Thursday, October 6, 2005 in Baton Rouge, LA.

She was born in New Orleans, LA. She was of the Catholic Faith.

She is preceded in death by her father, Herman Hynes, Jr.

She is survived by her husband, Jimmy K. Smith of Chauvin, LA; 2 sons, Cameron Smith and Cody Smith both of Chauvin, LA; mother, Maureen Hynes of Bay St. Louis, MS; 2 brothers, Jarrett Hynes of Bay St. Louis, MS and Chris Hynes of Bay St. Louis, MS; sister, Vanessa Hynes of Bay St. Louis, MS.

The visitation was on Friday, October 14, 2005 from 10 a.m. until service time at 12 Noon at Edmond Fahey Funeral Home in Bay St. Louis, MS. Interment followed at the Gulf Coast Memorial Cemetery and Mausoleum in Bay St. Louis, MS

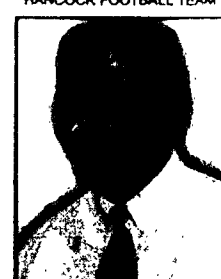
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To The Peoples Bank customers whose branches remain closed: You are invited to retrieve the assets from your safe deposit box.

Like everyone else on the Gulf Coast, Hurricane Katrina has impacted our financial institution. For our customers who have safe deposit boxes in branches that are closed, we are extending for one day only at each affected branch a program to give you access to your assets.

We are offering limited access to box holders at these branches on the following days ONLY:

Monday October 17 from 9 a.m.-4 p.m.
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 D'Iberville, MS 39532

Wednesday October 19 from 9 a.m.-4 p.m.
 Waveland & Pass Christian Branches
 470 Highway 90 ONLY
 Waveland, MS 39576

Tuesday October 18 from 9 a.m.-4 p.m.
 Bay St. Louis Branch
 408 Highway 90 East
 Bay St. Louis, MS 39520

Thursday October 20 from 9 a.m.-4 p.m.
 Downtown Gulfport Branch
 1105 30th Avenue
 Gulfport, MS 39501

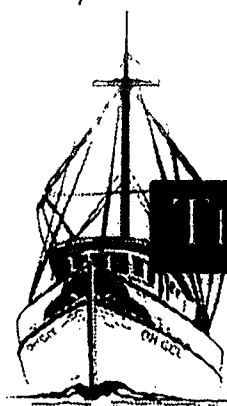
If you have a safe deposit box at these locations and have not yet retrieved the contents, we are asking that you plan to go to your respective branch at these times. We will have staff on hand to assist you.

Please be aware that water, mold and possible contaminants may have affected the safe deposit box vaults in our closed offices, so we recommend that you take precautions before entering the vault and opening your safe deposit box.

You will be able to visit the branch to remove your valuables from your safe deposit box. Unfortunately, you will not be able to replace your valuables, nor will you be able to return to the closed branch until it reopens for normal operations.

If you have any questions, please call the main number of The Peoples Bank—228-435-5511.

We value our relationships with all our customers, and we trust that this program will allow our safe deposit customers to have one-time access to their assets until conditions return to normal.



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New location



Echo photo by publisher Randy Ponder
The Sea Coast Echo has temporarily relocated to 229 Keller Street in Bay St. Louis while its regular offices at 124 Court Street are being repaired. The new location is on the second floor of the building which holds Bagino's Bar and Grill and Bay City Restaurant, across the street from the historic Bay St. Louis Train Depot. Customers may enter from the Keller Street side, proceed up the stairs and into the first door on the right.

Attention volunteer and donation organizations

A planning session to develop a long term recovery strategy for Hancock County is planned for Saturday, October 22 at 7 p.m. in the new Emergency Operations Center at 5370 Kiln Delisle Rd.

Representatives from all volunteer organizations are asked to attend. The objectives include compiling a master list of organizations, their abilities, resources, and tenure. The aim is to develop a coordinated master plan to effectively address the needs of Hancock County residents. This effort will require the participation and expertise of all volunteer organizations. Shared goals will be our strength. The network of friendships and resources this effort will foster will be our impetus to achieve even greater results.

Hancock County appreciates your contribution and looks forward to your continued efforts toward our long term recovery.

For Information Call: 321-837-6443 (victims); 321-831-6441 (volunteers)

AG issues warning to public adjusters

Attorney General Jim Hood has received information from several Gulf Coast residents that they have been approached by people posing as independent insurance adjusters representing that they work for or in conjunction with the Mississippi Attorney General's Office. Residents are then asked to register for a lawsuit against the insurance companies. Attorney General Hood warns that no adjusters work for his office. The Attorney General's Office has established offices in the three Gulf Coast counties, but their function is to investigate and prosecute consumer complaints and insurance fraud.

"Our office is in no way working with adjusters to sign up Coast residents for a lawsuit.


Our lawsuit against the insurance companies does not require anyone to sign up as a party. Those who continue to make these false statements will be prosecuted," warned Attorney General Jim Hood.

The penalty for each count of impersonating a state officer or employee carries a maximum sentence of six (6) months in a jail and/or a maximum fine of \$500.00. Residents approached by independent public adjusters representing that they work for or with the Attorney General's office are asked to report such incidents to the Attorney General's Consumer Protection Hotline at 1-800-281-4418. Please visit our website: aqo.state.ms.us/divisions/consumer/disaster.php for consumer tips.

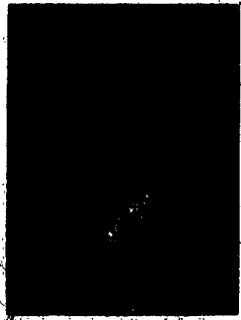
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We want to say all the things that were caused by the storm before the insurance companies and Claims. Before the storm surge. Before the damage. We need your help to prove it. We need photos, videotape and to hear from you. Contact Merlin Law Group.

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Here to help

SBA simplifies loan requirements

THE ECHO

Responding to the issues faced by business owners who lost important documents in the aftermath of Hurricanes Katrina and Rita, the U.S. Small Business Administration last week announced that it will relax some of its disaster loan filing requirements to expedite the processing of these loans.

For instance, the agency will now waive the usual requirement of the submission of tax returns from the last three years. Business owners will also now be able to file a disaster loan application without providing a monthly sales analysis for the last three years.

To fill in the gaps for the missing information, the SBA will, in the case of the missing tax documents, access income tax transcripts from the IRS to verify the applicant's income. Help with the disaster loan application is also available at the Small Business Development Centers. Addresses for the DRCs and the SBDCs can be found at the Web site www.sba.gov.

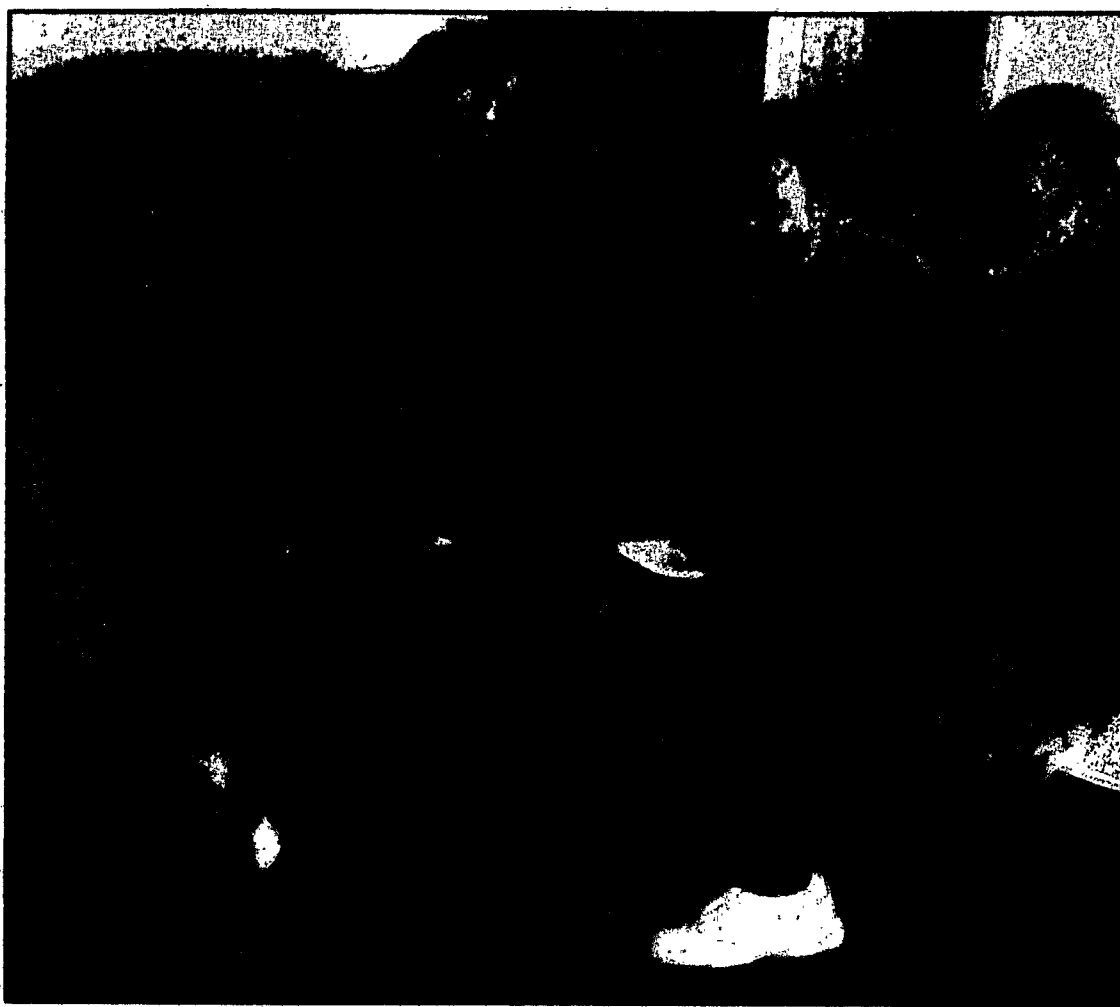
In addition, the title or record search previously required before all loan disbursements above \$25,000 will now only be required for loans exceeding \$50,000.

"Relaxing some of the loan processing criteria will ease the approval process, allowing business owners to rebuild more quickly and lay the foundation for the revival of the region's economy," said SBA Administrator Hector V. Barreto.

In response to the devastation caused by Hurricanes Katrina and Rita, the SBA has hired more than 2,300 loan officers, damage inspectors, loan closers and customer service staffers. The employees are working 12 to 14 hours seven days a week in 103 Disaster Recovery Centers located in the Gulf States, and in the agency's loan processing center, customer service center, and disaster field offices in Atlanta and Sacramento.

In addition, the establishment of loan closing centers in Louisiana, Alabama and Mississippi will expedite loan closings and disbursements.

Homeowners, renters and businesses in the



Echo staff photo by editor Geoff Belcher
Members of the Small Business Administration met with the Sea Coast Echo last week, to stress the fact that SBA disaster loans are not just for businesses, but are also available to homeowners and renters. Homeowners may borrow up to \$200,000 to repair or replace damaged or destroyed real estate while owners or renters may borrow up to \$40,000 for to replace or repair personal property, including vehicles. SBA disaster loans have low interest rates and long terms, to help make recovery more financially affordable. For more information, contact the SBA at 1-800-659-2955. Pictured above are Echo publisher Randy Ponder, left, and SBA representatives Ron Veltkamp, John Martin and Tom Nocera.

areas affected by Hurricanes Katrina and Rita are encouraged to apply for federal assistance by registering online with FEMA at www.fema.gov, or by calling 1-800-621-PEMA (3362), or 1-800-462-7585 (TTY) for the hearing and speech impaired. The toll-free numbers will operate 24 hours daily until further notice.

SBA offers loans of up to \$200,000 to repair disaster damaged primary residences. Homeowners

and renters are eligible for loans up to \$40,000 to replace personal property such as furniture and clothing. Loans to businesses of all sizes and non-profit organizations are available up to \$1.5 million to repair damage to real estate, machinery, equipment, and inventory. Economic Injury Disaster Loans (EIDLs) of up to \$1.5 million are also available to small businesses unable to pay bills or meet operating expenses.

Interest rates can be as

low as 2.68 percent for homeowners and renters and 4 percent for businesses with terms up to 30 years. Loan amounts and terms are set by SBA and are based upon each applicant's financial condition.

For more information on SBA's disaster loan program, call the SBA's customer service center at 1-800-659-2955 daily from 6 a.m. to 1 a.m., email questions to disastercustomerservice@sba.gov or visit the website at www.sba.org/disaster.

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Rendering of inventory home being constructed on 7-C by Randy Cofield
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Hurricane Katrina information numbers

FEMA (Federal Emergency Management Agency): 1-800-621-FEMA (800-621-3362).
Mississippi Emergency Management Agency: 1-800-222-MEMA(6362).
American Red Cross: 1-866-438-4636.
Salvation Army: 1-888-363-2769.
Post Office (redirect mail): 1-800-ASK-USPS (1-800-275-8777).
Mississippi Insurance Department: 1-800-562-2957 (If you call from outside the State: 1-866-856-1982).
Insurance Company Toll Free Numbers:
ACE USA 800 433-0385 or 800 234-7354
Acuity 800-242-7666
Alfa Insurance Group 888-964-2532
Alabama Municipal Insurance Corporation 866-239-AMIC (866-2239-2642)
Allmerica 800-628-0250
Allstate 800-54-STORM (800-547-8676)
Allstate Floridian Insurance Company 800-54-STORM (800-547-8676)
American Bankers Insurance Company 800-245-1505
American Federation Insurance Company 800-527-3907
American General Property Insurance Company of Florida 800-321-2452
American International Group 800-433-8880 (auto & home)
American National Property & Casualty Company & Affiliates 800-333-2861
American Reliable Insurance Company 800-245-1505
American Skyline Insurance Company 888-298-5224
American States Insurance Company 888-557-5010
American Strategic Insurance 866-ASI-LOSS (274-5677)
American Superior Insurance 954-577-2202
Arch Insurance 800-817-3252
Argus Fire & Casualty Company 954-331-4722
Armed Forces Insurance Exchange 800-828-7736
Atlantic Mutual Insurance Company 800-945-7461
Atlantic Preferred Insurance Company 800-673-4952
Auto Owners Insurance Group (Palm City) 800-783-1269
Auto Owners Insurance Group (Ft. Meyers) 800-437-2256
AXA Re Property and Casualty 800-216-3711
Balboa Insurance Group - 1-888-768-2096
Bankers Insurance Company 800-765-9700
Bankers Security

Insurance Company 800-765-9700
Bituminous 800-822-2905 (Florida); 800-678-3104 (National)
Bristol West Insurance Group 800-BRISTOL
Capital Preferred 800-734-4749 or 888-388-2742
Catawba Insurance 800-711-9386
Century Surety Insurance Company 800-850-0422
CHUBB Insurance Group 800-252-4670 (800-CLAIMS-O)
Church Mutual Insurance 800-554-2642
Citizens Property Insurance Corp. 866-411-2742 (866-411-CPIC)
Cincinnati Insurance Company (call your local agent first and then 1-877-242-2544)
Clarendon National Insurance Company 800-216-3711
Clarendon Select Insurance Company 800-509-1592
CNA 877-733-4250
Colony Insurance Company 800-577-6614 ext. 1715
Companion Property & Casualty 800-649-2948
Cotton States Mutual Group 800-282-6536
CUNA Mutual 800-637-2676
Cypress 888-352-9773
EMC Insurance Companies 800-910-4988
Encompass Insurance Company 800-588-7400
Erie Insurance Group 800-367-3743
Farmers 800-435-7764
FCCI (first report of injury) 800-226-3224
Federated National Insurance Company 800-420-7075
Fidelity & Casualty Insurance Company 800-725-9472
Fidelity National Insurance Company 800-220-1351
Fidelity National Property and Casualty Insurance Company 800-725-9472
Fireman's Fund 888-347-3428 (888-FIRE-HAT)
First Floridian 800-252-4633 (800-CLAIM33)
First Premium Insurance Group (Lloyd's Mobile Home) 800-432-3072
First Protective Insurance Company 877-744-5224
First Trenton 800-468-7341
Florida Family Insurance Company 888-486-4663 or 888-850-4663
Florida Farm Bureau Insurance Companies 800-330-3327
Florida Select 888-700-0101
Florida Preferred Property Insurance

Company 800-673-4952
FM Global 877-639-5677 (877-NEWLOSS)
Foremost Insurance Company 800-527-3907
GE Employers Re 866-413-8978
GEICO 800-841-3000
General Star Indemnity Company 800-624-5237
General Star National Insurance Company 800-624-5237
Georgia Casualty & Surety 800-279-8279 (claim reporting); 866-458-7506 (claim dept.)
Georgia Farm Bureau 866-842-32276
GMAC Insurance (Auto Claims) 800-468-3466
Granada Insurance Company 800-392-9966
Guide One 888-748-4326
Hanover Insurance (Allmerica) 800-628-0250
Harbor Insurance Company - 800 216-3711
The Hartford - 800-243-5860
Hartford Insurance Company of the Midwest 800-637-5410 or 800-243-5860
Hartford Steam 800-HSB-LOSS
Holyoke Mutual - 800-225-2533
ICAT 866-789-4228
Industrial Risk Insurers - 860-520-7347 (Business claims)
Interstate Fire & Casualty 800-456-8458, Ext. 770
Liberty Mutual - 800-2CLAIMS (800-225-2467)
Liberty Mutual Fire Insurance Company 800-637-0757 (in state); 800-633-1833 (24 hour).
Louisiana Farm Bureau 866-275-7322
Main Street America Group 877-282-3844
Mercury Insurance Group 800-987-6000
Men-it Plan Insurance Group - 1-888-768-2096
MetLife Auto & Home 800-854-6011
Mississippi Farm Bureau 866-275-7322
Mississippi Rural Risk Underwriting Association - (601)-981-2915
Mississippi Windstorm Underwriters Association - 601-981-2915
National Flood Insurance Program (NFIP) - 1-800-427-4661
National Insurance Company 800-239-2121
Nationwide 800-421-3535
North Pointe Insurance Company 877-878-1991
Ohio Casualty and West American Insurance Company 888-701-8727
Old Dominion Insurance Company 877-425-2467 or 800-606-7992
Omaha Property &

Casualty 800-638-2592 (Road only)
Omega Insurance Company 800 216-3 711
OneBeacon 877-248-3455
Poe Financial Group 800-673-4952
Progressive Auto Insurance 800-PRO-GRESSIVE (766-4737)
QualSure Insurance Corp. 877-563-0150
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Republic Fire & Casualty (Homeowners, Dwelling Fire, Auto & Commercial) 800-451-0286
Republic Group (Republic Fire & Casualty, Republic Underwriters
Southern Ins Co. Southern Underwriters Ins) 800-451-0286
Republic Underwriters (Commercial) 800-451-0286
RLI Insurance Company 800-444-0406
Royal & Sun Alliance 800-847-6925
SAFECO 800-332-3226
Scottsdale Insurance Company 800-423-7675
Security National Insurance Company 800-Bristol
Selective 866-453-9969
Service Insurance Company 800-780-8423
Shelter Insurance Group 800-SHELTER (800-743-5837)
Sampo Japan 800-444-6870
Southern Family

Insurance Company 800-673-4952
Southern Farm Bureau 1-866-271-7322
Southern Fidelity 866-874-7342
Southern Insurance Company (Commercial) 800-451-0286
Southern Underwriters (Commercial) 800-451-0286
Southwest Business Corp. (Lloyd's Excess Flood) 800-527-0066 Ex. 7389
St. Johns Insurance Company 800-748-2030
St. Paul Insurance Companies 800-CLAIM 33 (800-252-4633) - Auto and Home Claims; 800-STPAUL (800-787-2851) - Business Claims
St. Paul Travelers 800-CLAIM33 (800-252-4633) - Auto and Home Claims; 800-787-2851 - Business Claims; 800-356-6663 - Flood Claims
State Farm Insurance 800-SF-CLAIM (800-732-5246)
Sunshine State Insurance Company 877-329-8795
TAPCO 888-437-0373
Texas Farm Bureau 800-772-6535

Tower Hill Insurance Companies 800-216-3711 or 800-509-1592
Travelers 800-252-4633 (800-CLAIM 33) - Personal Claims; 800-238-6225 - Business Claims; 800-356-6663 (Flood claims)
Travelers Boat & Yacht 800-772-4482
Travelers WC (first report of injury) 800-238-6225
United Fire Insurance Company 800-343-9131
United Property and Casualty Company 800-861-4370
Universal Insurance Company 888-846-7647
USAA 800-531-8222
USF&G 800-787-2851; 800-631-6478 (homeowners claim); 407-660-9000 (customer service)
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Once again this is Roger Bacon with Mossy of Picayune hoping you will allow us the opportunity to help with your automotive needs as we all rebuild South Mississippi.

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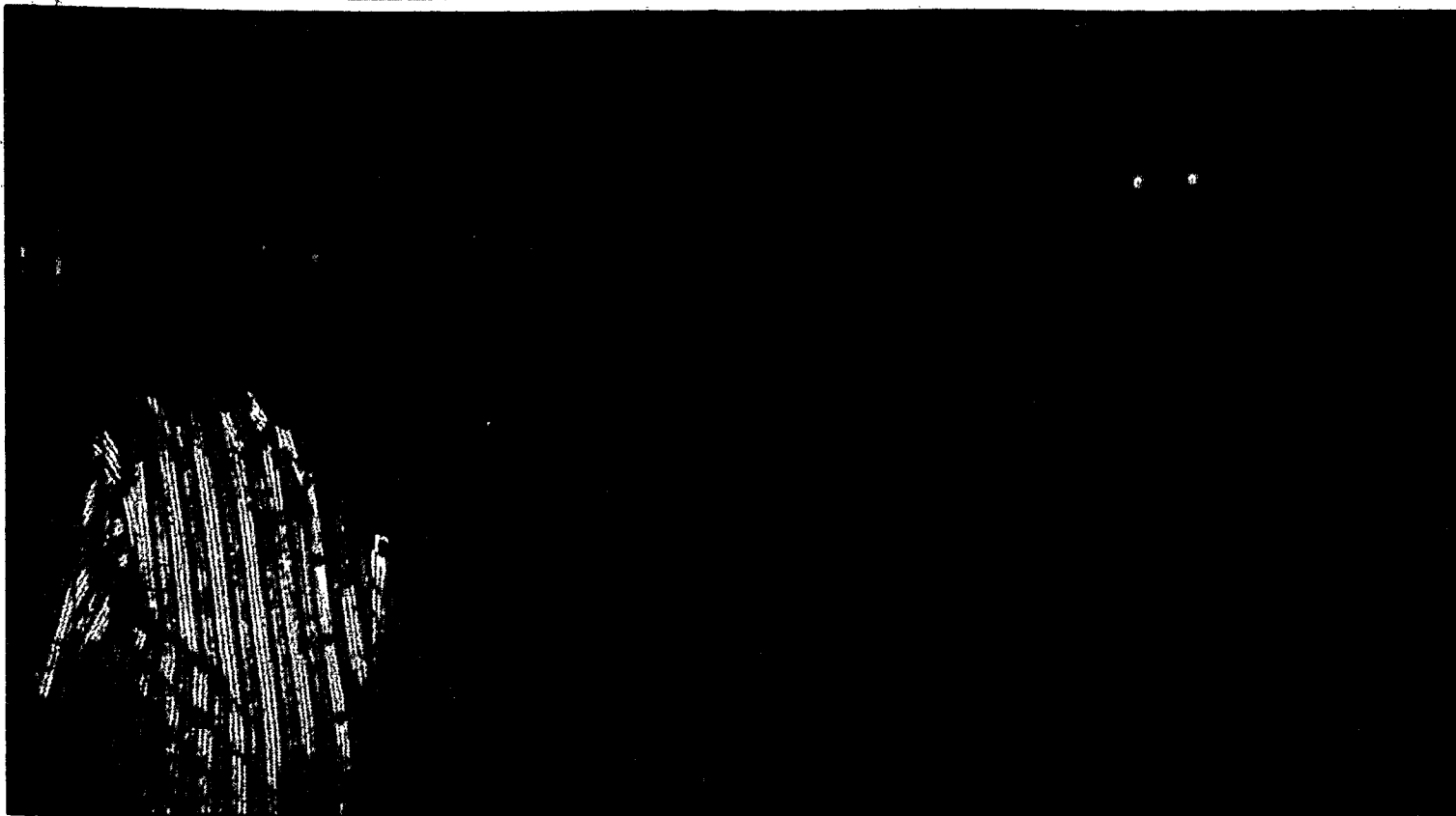


Hancock Chamber is open for business

Area businesses contact the Hancock Chamber to register your business needs. All area business owners are requested to contact the Hancock Chamber to register your status and business needs. Specifically, the Chamber is requesting a list of goods and services needed by area business-

es. This information will be distributed to other businesses throughout the Country who wish to help by donating needed goods and services. Please stop by the new temporary Chamber Office or contact the Chamber by phone to complete a survey. The Chamber also wants to know when you are open

for business so this information can be promoted throughout the community. Staff is currently operating at Coast Electric Power Association Conference Center, US Highway 90 and Main Street in Bay St. Louis, MS. Telephone: 228-467-9033. Fax: 228-467-6033. tish@hancockchamber.org.



Pictured: L. to R.: Bernie Wolfe, Rear Commodore; Mike Haas, Commodore; Ted Dawson, Vice Commodore.

Bay-Waveland Yacht Club will rebuild soon

THE ECHO

The Commodore, Mike Haas, called the Board of Governors of the Bay-Waveland Yacht Club to its first post-Katrina meeting on Saturday, October 8. Since the Club's building was totally destroyed by Hurricane Katrina, the meeting was held at St. Thomas Episcopal Church, Diamondhead, at the invitation of Vice Commodore, Rev. Ted Dawson.

Attendance was excellent, particularly considering the distances some board members had to travel. Only 3 members were absent, and the Manager, Brenda Graybeal, and two past

Commodores, Chris Roth and Mac Magee, were present.

The treasurer, Ruth Michel, reported that the Club is in a sound financial position and that it was properly insured. The mood of the meeting was very positive and plans were put in motion to put a temporary building on the property as soon as possible.

Rear Commodore Bernie Wolfe, reported that Zak Fanberg, sailing for BWYC, has again won the US Men's Sailing Championship. This is Zak's third consecutive victory, a feat that has been accomplished only once before in the history of the

series.

Though without a club house, the BWYC is continuing to compete in all Gulf Yachting Association regattas.

The Board of Governors of the BWYC intends to continue normal club activities as much as possible under the present circumstances - and to rebuild.

The BWYC was founded in 1896. It was rebuilt at its present location in 1949. The building was restored following Hurricane Camille. Prior to Hurricane Katrina the BWYC counted 400 memberships that would represent close to 1000 persons.

Hancock Holding Company announces quarterly earnings

Hancock Holding Company (NASDAQ: HBHC), has announced earnings for the third quarter of 2005. Net income for the third quarter totaled \$1.44 million, compared to \$15.40 million reported for the third quarter of 2004. Diluted earnings per share for the third quarter of 2005 were \$0.04, compared to \$0.47 for the third quarter of 2004. Net income for the first nine months of 2005 totaled \$34.97 million, compared to \$45.91 million reported for the first nine months of 2004. Diluted earnings per share for the first nine months of 2005 were \$1.06 compared to \$1.39 for the same period in 2004.

Hancock's third quarter earnings were significantly impacted by Hurricane Katrina which struck the coasts of Mississippi and Louisiana on August 29, 2005. While the total impact of this hurricane on Hancock's financial

condition and results of operation may not be known for some time, the Company has included in third quarter earnings certain charges, including the establishment of special reserves, related to the hurricane. The pretax negative impact of Hurricane Katrina on Hancock's third quarter earnings totaled \$26.71 million. The \$26.71 million net pretax negative impact included the following items: \$35.20 million (pretax) to establish a storm-related provision for credit losses, a \$1.86 million charge (pretax) related to direct expenses incurred through September 30, 2005, and approximately \$3.79 million (pretax) of fees and service charges that were waived to assist affected individuals and businesses. Also included in the \$26.71 million impact was a pretax gain of \$14.14 million on net expected property and casualty insurance proceeds.

Excluding the afore-

mentioned impact of Hurricane Katrina, Hancock's third quarter 2005 earnings were \$18.81 million, an increase of \$3.41 million, or 22 percent, from the third quarter of 2004. Diluted earnings per share for the third quarter of 2005, excluding the hurricane's impact, were \$0.57, an increase of \$0.11, or 23 percent, from the same quarter a year ago. Compared to the second quarter of 2005, third quarter earnings, excluding the hurricane's impact, were up \$0.70 million, or 4 percent, with diluted earnings per share up \$0.02, also a 4 percent increase.

The Company's third quarter return on average assets, excluding the impact of Hurricane Katrina, was 1.56 percent, while the return on average equity was 15.41 percent. These returns were 4 and 14 basis points higher, respectively, than the second quarter of 2005.

Peter Anderson Festival scheduled for November 5-6

The 27th Annual Peter Anderson Arts, Crafts and Food Festival, a weekend long event featuring family-oriented activities, is scheduled for Saturday, November 5, 9 a.m. - 5 p.m. and

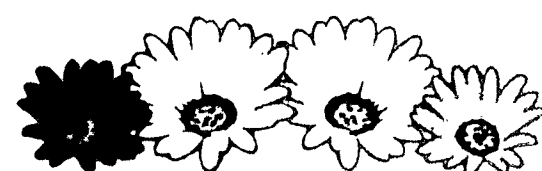
Sunday, November 6, 9 a.m. - 4 p.m. throughout the downtown area.

The festival hosted by the Ocean Springs Chamber of Commerce - Main Street Visitor Center is named in honor

of the late Peter Anderson.

A food court will also offer a tempting array of foods and beverages throughout the weekend.

For more, please call 228-875-4424.



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and

Best Wishes

to

The Sea Coast Echo

and the victims of
Hurricane Katrina.

Sports

Admirals sink the Hawks

BY DWAYNE BREMER
Contributing Writer

The first home game in seven weeks for the Hancock Hawks (0-4) did not turn out the way that the hawks had hoped Friday night, as they dropped a 49-12 decision to the Gulfport Admirals (3-1).

"I was proud of how hard we played, but we made too many mistakes, and their speed was too much for us," said Hawks head coach Walt Esslinger.

The Hawks moved the ball well all night as they collected 285 yards rushing and 19 first downs. However, the Hawks fumbled the ball 10 times, losing four of them.

The Admirals wasted little time getting on the scoreboard, as they took the opening kickoff and marched 63 yards on seven plays. Gary Holliman scored from seven yards out, to put the Admirals on the board.

After a Hawk punt, the

Hawks defense collected their only turnover of the game. Good pressure caused Holliman to float a pass over the middle that Brently Necaise intercepted at the 40. Necaise returned the ball 27 yards to the Admirals 33.

The Hawks quickly picked up a first down behind runs from Andrew Smith and Chris Jochum. Three plays later Jochum appeared to have scored a 14-yard touchdown, but a holding penalty cost the Hawks the score. On the next play Smith fumbled and the Admirals took over at the 32.

The Hawks would get the ball back after a punt. Taking over at the 18, the Hawks strung together five first downs in a row. The drive reached the Admirals 17 yard line before disaster struck the Hawks. Another fumble by Smith was scooped up by Chris Bertucci of the Admirals, and returned 85-yards for a touchdown. The extra point made the score 14-0 with

6:25 to play in the half.

The sudden change in momentum seemed to hurt the Hawks, as the Admirals only took four plays to score on their next drive. The Admirals scored with only 38 seconds to play in the half on a 2-yard pass from Holliman to Jerome Wright. The score was 21-0.

The Hawks made a last ditch effort to score before the half, as Smith ripped off a 45-yard run. A completion from Braxton Necaise to Chase McIver for 11-yards, allowed the Hawks to attempt a 28-yard field goal, but the kick sailed wide right.

The Admirals salted the game away in the third quarter as they score three touchdowns. In the fourth, the Hawks played some of their younger players, and there was some promising results.

Taking over with just over 8:00 minutes to play, the Hawks marched 68 yards seven plays for their first score. Necaise

completed a pass to Dustin Johnson for 10 yards, and then Johnson had runs of 11 and seven yards. With the ball on the Admiral 20, Necaise hooked up with freshman Mario Martinez for a nice 20-yard touchdown pass. The point after failed, but the Hawks were on the board 49-6.

The Hawks would get the ball back for one last chance. Taking over with 40 seconds to play, Smith busted loose on his longest run of the season. Smith took off down the sideline, and then cut to the middle of the field, taking it all the way for a 69-yard touchdown. The point after failed, and the final score was 49-12.

It was a good night for Smith who collected 196 yards on 19 carries. Jochum added 30 yards, and Johnson collected 25 yards on four carries. Braxton Necaise completed 8 of 14 passes for 94 yards.

The Hawks will host Moss Point next week at home, game time is set for 7:30 p.m.

OLA falls just shy of Final 4

BY JOSEPH W. GEX, II
Staff Writer

The Our Lady Academy Crescents (14-2) fell just short of a fifth consecutive trip to the Final Four in high school volleyball on Tuesday night in Ridgeland.

The Crescents lost in five sets to Ridgeland by scores of 25-18, 18-25, 25-22, 16-25 and 15-9.

Steve Reboul, OLA athletic director, stated, "It is very difficult to take a month off and come back in shape and focused to win especially being surrounded by the devastation caused by the storm. There was no doubt that the effort was there from the way the girls hit the floor diving for balls. They were just rusty on their touches. I give Ridgeland credit for the way that they played and came at us."

In a season where OLA jumped out to a 12-1 record before Hurricane Katrina devastated the Gulf Coast and

displaced thousands, OLA managed to get all their players back except two starters.

Following a meeting with Mississippi High School Activities executive director, Dr. Ennis Proctor, the Crescents and Sacred Heart of Hattiesburg had a one-game playoff for the division title. OLA won the contest and claimed their sixth consecutive division championship.

OLA hosted Piney Woods at Long Beach High School on Saturday, October 8th and claimed a first-round win.

Next up for OLA athletics is the return to the soccer field. The Crescents are Mississippi's oldest girls soccer team having fielded a team since the late 1980's. Moreover, the Crescents are one of Mississippi's premier high soccer programs having won six consecutive state titles.

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NOTICE OF PRIVATE RESIDENTIAL DEBRIS REMOVAL

HANCOCK COUNTY, IN CONJUNCTION WITH FEMA AND THE U.S. ARMY CORP OF ENGINEERS, IS ACCEPTING REQUESTS TO REMOVE DEBRIS FROM PRIVATE RESIDENTIAL PROPERTY DAMAGED BY HURRICANE KATRINA. THE MISSION INCLUDES DEBRIS REMOVAL AND STRUCTURAL DEMOLITION.

PROPERTY OWNERS WHO WANT DEBRIS REMOVED FROM THEIR PRIVATE RESIDENTIAL PROPERTY MAY SIGN RIGHT OF ENTRY FORMS AT ONE OF THE FOLLOWING REGISTRATION CENTERS BEING OPENED AT 8:00 A.M. ON OCTOBER 17, 2005:

Lakeshore - Davis Family Grocery, 6167 West Desoto
Pearlington - Pearlington Fire Station, 16006 Washington St.
Diamondhead - Diamondhead Community Center, 5300 Diamondhead Circle
Kiln - Kiln Public Library, Highway 603
Bay St. Louis - The Train Depot, 1928 Depo Way
Waveland - The Mayor's Office, Waveland City Office, Coleman Avenue

ONCE A PROPERTY COMPLETES THE RIGHT OF ENTRY FORM, THE COUNTY OR CITY WILL INSPECT THE SITE FOR HEALTH AND SAFETY CONCERNS. FOLLOWING THAT ASSESSMENT, CONTRACTORS WORKING UNDER THE DIRECTION OF THE CORPS OF ENGINEERS WILL PERFORM THE ACTUAL DEBRIS REMOVAL.

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Sports

Tigers top Pirates 27-14, set up showdown with Picayune

BY JOSEPH W. GEX, II
Staff Writer

The Bay High Tigers (4-0, 3-0) stayed undefeated with a 27-14 win over the visiting Pass Christian Pirates (1-4, 0-3) in Division 8-4A action on Friday night at Joe D. McCullough Stadium.

The win set up a showdown with the Picayune Maroon Tide next Friday for all the marbles in Division 8-4A.

Bay High head coach Brennan Compretta stated, "This game coming up against Picayune will be a huge game for us. It is probably the biggest game for us in the last 20 years which was the first and only time Bay High has won a division championship."

The 1985 Tiger team captured the division title and advanced to the state playoffs where they eventually lost to Magee High School. The Magee team was led by future Alabama Crimson Tide and Chicago Bears defensive back John Mangum. Some names from the past that played on the 1985 Tiger team are Rob Compretta (brother of current Tiger head coach, Brennan), Stace and Trace McRaney, Jeffrey Smith, Quentin Bell, Aaron Whavers, Brian Laneaux, Craig Breland, and Greg Necaie (current defensive coordinator for Bay High).

The Tigers wasted no time in jumping out on the Pirates. Following a 50-yard return on the opening kickoff by Robert Labat, the Tigers handed off to Tony Connetti who sprinted 48 yards for the score with 11:37 left in the opening quarter. The PAT by Kyle Moran was good making the score 7-0.

Despite Bay High scoring first, the Pirates didn't back down as they moved the ball on their first drive that started at their own 19 yardline. The Pirates got a first down on three straight carries by Shane Bowser. Then, older brother Jaren Bowser exploded for a 27-yard gain before Labat brought him down.

The Pirates' offense shutdown on the next three plays as Cory Thornton, Henry Monti and Trevor Adam harassed and threw Chad Moore for for two consecutive losses. However, an errant Bay High personal foul gave the Pirates new life at the

Tiger 19 yardline.

With the Pirates threatening, Labat jumped in front of a Moore pass and returned the pick to the Pirate 48 yardline that ended the Pass Christian drive.

The two teams were unable to get anything going on their ensuing drives and each punted away.

Following a Pass Christian punt, the Tigers needed just one play to increase their lead. Connetti broke free around the right end thanks to a crushing block by Trevor Adam and ripped off a 64-yard touchdown run with 2:00 remaining in the first quarter. The PAT by Moran was good and the score was 14-0.

The Pirates lost the ball on the ensuing kickoff when Dylan Ladner laid the lumber to the Pirate return man forcing a loose ball that was recovered by Moran at the Pirate 46 yardline. However, the Tigers were unable to capitalize on the miscue and had to punt away.

The Pirates took over at their own 20 yardline and mounted a 10-play scoring drive to get on the scoreboard. Following three consecutive carries by Shane Bowser that resulted in a Pirate first down at their own 37 yardline, Moore hooked up with Brandon Thomas for a 50-yard gain down to the Tiger 18 yardline. A Tiger personal foul put the ball inside the 10 yardline for the Pirates.

Jaren Bowser had three straight carries into the heart of the Tiger defense that stopped him for minimal gains. The Tiger frontline was led by former SSC Rockaway Buddy Schultz with three consecutive stops. Finally, Bowser pushed his way through to the endzone on a strong second effort. The two-yard run put the Pirates on the board with 6:43 left in the first half. The PAT by Jonathan Willis was good cutting the lead to 14-7.

The Tigers used a nice mix'n'match of run and pass to get back on the scoreboard on their next possession. Connetti surged ahead 12 yards for a Tiger first down. Bay signal caller Tyler Brush went to the airwaves and had two passes caught by Labat for 23 and 9 yards. Connetti gained another Tiger first

down with a seven-yard gain before Brush hit Jason Sims for a 34-yard gain down to the Pirate 12 yardline. A stalled drive by the Tigers forced a 24-yard field goal by Moran that was good and made the score 17-7.

Just before halftime, the Tigers had a strong defensive stand led by consecutive quarterback sacks by Thornton and former Rock Kyle Hughes that forced the Pirates into a punting situation. The Tigers were able to attempt a 23-yard field goal with :01 left that sailed wide right leaving the score at 17-7.

The second half turned into a defensive battle between the two teams as each squad scored once the rest of the way.

Each squad used fine defensive stands to force punting situations on four consecutive drives. The Tigers were able to break the stalemate on their third drive of the second half. After taking over on the Pirate 48 yardline, Brush found Sims for a 46-yard scoring strike with 2:00 remaining in the third quarter. The PAT by Moran was good making the score 24-7.

The Pass offense was forced into a punting situation on their next drive; however, they were able to turn the tables with their defense when the Tigers took over. Big hits by A.J. Swanier and a sack by Jaren Bowser forced the Tigers to punt from their own 27 yardline. Shane Bowser broke free to block the Tiger punt and picked up the loose ball for a 10-yard scoring return with 11:06 remaining in the game. The PAT by Willis was good making the score 24-14.

The defenses made quick work of the offenses on the next two possessions before Bay High was able to get back into a scoring groove. Following a 33-yard run by Connetti that got the ball inside the 20 yardline, the Tigers resorted to the leg of Moran on a 35-yard field goal with 3:21 left in the game to make the score 27-14.

On the ensuing drive, the Pirate offense started to click. Willis replaced Moore at quarterback and broke free for a 13-yard gain. He quickly followed that with a 23-yard run before the Tiger defense stiffened. Labat

broke up a pass inside the 10 yardline and then Henry Monti intercepted an errant Willis pass at the Tiger 9 yardline to end the game.

Compretta continued, "I knew that Coach Kelly Causey would have his Pirates ready to play and he did. I told the team that we would have to play hard for entire game to get the win. I am very impressed with the Pirates and how they never quit. Our players started off very strong and got some early scores. Tony Connetti ran very hard all game long. Our linebackers are the heart of our defense and they made some big plays for us. They are the most experienced group at a position that we have and we expect them to make plays. However, we have to put a complete game together and not take plays off if we want to continue to win."

The Tigers were led on the ground by Tony Connetti who rushed for 178 yards on 18 carries and scored twice. Tyler Brush threw for 129 yards and a score of 6-for-12 passing. Defensively, the Tigers were led by Cory Thornton with 12 tackles including two sacks and a quarterback hurry.

Pirate head coach Kelly Causey stated, "We played very hard tonight and the kids were very gutsy. I am very proud of them for how they have played especially enduring what they have gone through and are continuing to go through. They are getting a crash course in some of life's most difficult lessons and they are showing tremendous intestinal fortitude. I cannot be any prouder of our guys. These seniors have worked very hard and the younger players are following suit. Jaren Bowser is our workhorse and he had another solid game on both sides of the ball."

The Pirates were led by Jaren Bowser with 71 yards on 11 carries and one score. He also tallied 11 total tackles including two quarterback sacks in the loss.

The undefeated Tigers will travel to Picayune on Friday for a chance to claim the outright Division 8-4A title. The Pirates travel to Vancleave for a non-division game against the Bulldogs. The games are set to kickoff at 7p.m.

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